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Attorney for Debtors  
Javier U. Ramirez and Maria Isabel Hernandez

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF CALIFORNIA**

In re: Case No. 14-10862

Javier U. Ramirez and Maria Isabel Hernandez Chapter 11

Debtor(s) **ORDER CONFIRMING PLAN**

Date: October 16, 2015  
Time: 9:00 AM  
Location: 99 South E Street  
Santa Rosa, CA 95404  
Judge: Hon. Alan Jaroslovsky

**ORDER CONFIRMING PLAN**

The plan under chapter 11 of the Bankruptcy Code filed by Javier U. Ramirez and Maria Isabel Hernandez, on June 25, 2015, having been transmitted to creditors; and

It having been determined after hearing on notice that the requirements for confirmation set forth in 11 U.S.C. § 1129(a) have been satisfied;

**IT IS ORDERED that:**

1. The plan filed by Javier U. Ramirez and Maria Isabel Hernandez, on June 25, 2015, is confirmed.

2. The Stipulation, docket number 81, entered into between JPMorgan Chase Bank,

1 National Association as the authorized servicer for Wells Fargo Bank, N.A. and Javier Ugalde  
2 Ramirez and Maria Isabel Hernandez is approved by the Court.

3 3. The terms of said Stipulation are incorporated into the confirmed plan.

4  
5 DATED: October 20, 2015

6   
7 Alan Jaroslovsky  
8 U.S. Bankruptcy Judge

9  
10 Approved as to Form

11 **ALDRIDGE PITE, LLP**

12  
13 Dated: October 20, 2015

14 /s/ Matthew R. Clark  
15 MATTHEW R. CLARK  
16 Attorneys for Wells Fargo Bank, N.A. s/b/m to Wachovia  
17 Mortgage, FSB a division of Wells Fargo Bank, N.A. and  
18 formerly known as Wachovia Mortgage FSB, formerly known  
19 as World Savings Bank, FSB.  
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